



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name NORTHERN TRUST CORPORATION

City/State CHICAGO, IL

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 172,564,967

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NORTHERN TRUST CORPORATION
50 SOUTH LA SALLE STREET

CHICAGO, IL 60603

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	162,628,264	152,605,275	155,929,089	136,098,123	117,493,571
Net income (\$000)	389,312	375,151	1,545,319	1,209,310	1,492,216
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.95	2.55	5	0.91	2.67	4	0.91	2.60	5	1.09	2.77	6	1.46	3.01	8
+ Non-interest income	3.29	0.97	94	3.29	1.13	94	3.29	1.04	95	3.42	1.21	92	3.74	1.32	91
- Overhead expense	2.97	2.18	85	2.96	2.28	85	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
- Provision for credit losses	0	0.04	46	-0.08	-0.12	48	-0.05	-0.09	56	0.07	0.51	5	-0.01	0.15	4
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	10	0	0.02	5	0	0.01	21
+ Other tax equivalent adjustments	0	0	77	0	0	48	0	0	76	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.27	1.35	42	1.32	1.78	18	1.31	1.66	23	1.22	1.04	62	1.68	1.56	59
Net operating income	0.96	1.03	42	0.98	1.36	17	0.99	1.26	20	0.89	0.81	55	1.27	1.19	54
Net income	0.96	1.02	42	0.98	1.35	17	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.03	2.96	3	1.01	3.18	2	1	3.06	3	1.34	3.55	4	2.35	4.41	2
Interest expense	0.01	0.20	0	0.03	0.29	2	0.02	0.25	0	0.16	0.52	6	0.76	1.08	29
Net interest income (tax equivalent)	1.02	2.75	5	0.98	2.88	4	0.98	2.80	5	1.18	3.01	6	1.59	3.33	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.09	5	-0.01	0.16	8	-0.02	0.11	6	0.01	0.27	6	0	0.21	4
Earnings coverage of net loan and lease losses (X)	-156.51	38.54	7	-496.55	25.70	2	-306.79	39.72	3	547.21	22.91	96	-2,622.41	24.40	1
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.35	1.20	4	0.48	1.49	4	0.34	1.23	3	0.56	1.58	6	0.33	0.83	9
Allowance for loan and lease losses / Total loans and leases	0.35	1.17	5	0.48	1.47	4	0.34	1.20	5	0.56	1.55	6	0.33	0.81	9
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.47	23	0.36	0.70	22	0.31	0.49	29	0.39	0.71	23	0.28	0.57	17
30-89 days past due loans and leases / Total loans and leases	0.62	0.32	86	0.33	0.33	62	0.80	0.32	88	0.29	0.39	45	0.28	0.43	37
Liquidity and Funding															
Net noncore funding dependence	20.99	-1.97	94	33.04	-0.51	94	18.72	-2.33	92	19.62	3.20	87	32.60	14.45	88
Net short-term noncore funding dependence	-104.53	-6.65	1	-88.85	-6.88	2	-112.51	-7.71	0	-125.56	-4.76	2	-75.05	3.38	2
Net loans and leases / Total assets	22.66	59.31	4	20.85	60.99	2	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Capitalization															
Tier 1 leverage ratio	6.53	9.06	5	6.94	9.15	4	6.94	8.98	6	7.60	9.13	9	8.66	9.76	18
Holding company equity capital / Total assets	6.61	10.29	5	6.99	10.72	5	6.53	10.71	3	6.88	11.16	4	8.11	12.43	6
Total equity capital (including minority interest) / Total assets	6.61	10.40	3	6.99	10.85	2	6.53	10.82	2	6.88	11.29	3	8.11	12.57	4
Common equity tier 1 capital / Total risk-weighted assets	11.37	12.21	39	11.96	12.57	43	11.91	12.42	44	12.83	12.38	62	12.70	12.17	69
Net loans and leases / Equity capital (X)	3.43	5.82	7	2.98	5.73	5	3.36	5.53	7	2.87	5.58	7	2.82	5.21	9
Cash dividends / Net income	42.15	33.45	66	43.85	23.13	85	40.96	28.27	77	52.66	42.30	66	41.03	33.12	65
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.27	9.35	47	1.37	16.49	11	8.17	10.50	48	24.25	16.68	73	3.49	9.26	33
Equity capital	-0.42	4.03	44	5.32	9.13	40	2.81	7.46	32	5.39	6.99	46	5.54	10.49	34
Net loans and leases	14.41	6.29	79	-9.32	7.22	6	20.18	3.36	88	7.23	9.07	50	-3.31	9.10	3
Noncore funding	0.64	-10.65	69	2.73	-25.09	83	4.39	-14.79	78	24.29	-12.18	88	-4.01	6.59	33
Parent Company Ratios															
Short-term debt / Equity capital	4.38	0.49	89	4.36	0.52	90	4.15	0.57	89	4.27	0.77	87	4.51	1.02	84
Long-term debt / Equity capital	26.16	11.08	85	31.35	11.33	87	26.23	10.95	83	30.72	13.56	82	27.90	13.04	77
Equity investment in subsidiaries / Equity capital	95.28	103.47	9	94.19	102.85	11	94.55	103.22	9	94.32	102.81	10	86.23	103.22	3
Cash from ops + noncash items + op expense / Op expense + dividends	-208.94	125.04	4	130.05	98.58	64	147.18	154.48	55	223.11	147.24	83	281.11	190.27	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	191,257	171,998	714,072	774,601	1,153,202	11.20	-10.05
Income from lease financing receivables.....	79	-154	-672	-5	80		-87.75
Fully taxable income on loans and leases.....	191,317	169,597	713,311	760,185	1,123,831	12.81	-8.58
Tax-exempt income on loans and leases.....	19	2,247	89	14,411	29,451	-99.15	-99.53
Estimated tax benefit on income on loans and leases.....	336	5,727	2,014	31,273	31,421	-94.12	-95.48
Income on loans and leases (tax equivalent).....	191,672	177,571	715,414	805,869	1,184,703	7.94	-13.16
Investment interest income (tax equivalent).....	174,753	172,635	692,290	803,955	1,059,393	1.23	21.35
Interest on balances due from depository institutions.....	21,185	2,676	22,012	52,946	256,898	691.67	-54.30
Interest income on other earning assets.....	2,599	3,622	12,422	15,028	31,688	-28.24	-67.79
Total interest income (tax equivalent).....	390,209	356,504	1,442,138	1,677,798	2,532,682	9.45	-6.90
Interest on time deposits of \$250K or more.....	963	1,328	4,306	14,163	13,157	-27.48	-57.22
Interest on time deposits < \$250K.....	98	190	539	2,351	3,002	-48.42	92.16
Interest on foreign office deposits.....	-20,285	-18,621	-78,998	-15,605	312,024		
Interest on other deposits.....	3,292	3,673	12,832	47,492	160,755	-10.37	1.60
Interest on other borrowings and trading liabilities.....	13,041	17,857	64,044	125,260	294,816	-26.97	-41.83
Interest on subordinated debt and mandatory convertible securities.....	5,384	5,315	21,121	26,604	38,268	1.30	-20.43
Total interest expense.....	2,493	9,742	23,844	200,265	822,022	-74.41	-95.61
Net interest income (tax equivalent).....	387,716	346,762	1,418,294	1,477,533	1,710,660	11.81	6.99
Non-interest income.....	1,337,807	1,254,376	5,129,645	4,659,124	4,396,911	6.65	43.58
Adjusted operating income (tax equivalent).....	1,725,523	1,601,138	6,547,939	6,136,657	6,107,571	7.77	33.34
Overhead expense.....	1,206,042	1,128,534	4,583,452	4,381,044	4,138,099	6.87	35.34
Provision for credit losses.....	2,000	-30,000	-81,500	92,767	-8,771		-31.65
Securities gains (losses).....	0	0	-334	-401	-1,358		
Other tax equivalent adjustments.....	2	0	1	0	0		
Pretax net operating income (tax equivalent).....	517,483	502,605	2,045,655	1,661,978	1,976,885	2.96	29.42
Applicable income taxes.....	121,510	120,822	464,770	418,322	451,892	0.57	5.80
Tax equivalent adjustments.....	6,661	6,632	35,566	34,346	32,777	0.44	-25.12
Applicable income taxes (tax equivalent).....	128,171	127,454	500,336	452,668	484,669	0.56	3.58
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	389,312	375,151	1,545,319	1,209,310	1,492,216	3.77	41.00
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	389,312	375,151	1,545,319	1,209,310	1,492,216	3.77	41.00
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	389,312	375,151	1,545,319	1,209,310	1,492,216	3.77	41.00
Investment securities income (tax equivalent).....	174,753	172,635	692,290	803,955	1,059,393	1.23	21.35
US Treasury and agency securities (excluding mortgage-backed securities).....	17,472	15,563	60,154	106,349	189,235	12.27	-41.12
Mortgage-backed securities.....	73,317	81,969	293,566	393,400	515,907	-10.56	17.16
All other securities.....	83,964	75,103	338,570	304,206	354,251	11.80	62.23
Cash dividends declared.....	164,085	164,491	633,011	636,807	612,265	-0.25	49.50
Common.....	147,885	148,291	591,211	592,083	565,865	-0.27	66.13
Preferred.....	16,200	16,200	41,800	44,724	46,400	0.00	-21.88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.96	2.75	4	0.93	2.96	2	0.92	2.85	3	1.23	3.27	4	2.16	4	3
Less: Interest expense	0.01	0.19	0	0.03	0.27	1	0.02	0.23	0	0.15	0.48	6	0.70	0.98	31
Equals: Net interest income (tax equivalent)	0.95	2.55	5	0.91	2.67	4	0.91	2.60	5	1.09	2.77	6	1.46	3.01	8
Plus: Non-interest income	3.29	0.97	94	3.29	1.13	94	3.29	1.04	95	3.42	1.21	92	3.74	1.32	91
Equals: adjusted operating income (tax equivalent)	4.24	3.56	85	4.20	3.87	71	4.20	3.70	79	4.51	4.04	76	5.20	4.41	82
Less: Overhead expense	2.97	2.18	85	2.96	2.28	85	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
Less: Provision for credit losses	0	0.04	46	-0.08	-0.12	48	-0.05	-0.09	56	0.07	0.51	5	-0.01	0.15	4
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	2
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	9	0	0.02	5	0	0.01	22
Plus: other tax equivalent adjustments	0	0	77	0	0	48	0	0	76	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.27	1.35	42	1.32	1.78	18	1.31	1.66	23	1.22	1.04	62	1.68	1.56	59
Less: Applicable income taxes (tax equivalent)	0.32	0.31	51	0.33	0.40	27	0.32	0.38	32	0.33	0.23	79	0.41	0.36	65
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.96	1.03	42	0.98	1.36	17	0.99	1.26	20	0.89	0.81	55	1.27	1.19	54
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.96	1.02	42	0.98	1.35	17	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Memo: Net income (last four quarters)	0.98	1.17	28	0.85	1.07	26	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Net income—BHC and noncontrolling (minority) interest	0.96	1.04	40	0.98	1.37	15	0.99	1.27	19	0.89	0.83	55	1.27	1.20	54
Margin Analysis															
Average earning assets / Average assets	93.04	93.16	52	92.28	93.08	39	92.71	93.08	46	91.67	92.32	41	91.76	91.05	60
Average interest-bearing funds / Average assets	70.35	60.43	83	69.33	62.97	77	71.20	61.99	80	77.26	64.06	87	77.69	65.57	86
Interest income (tax equivalent) / Average earning assets	1.03	2.96	3	1.01	3.18	2	1	3.06	3	1.34	3.55	4	2.35	4.41	2
Interest expense / Average earning assets	0.01	0.20	0	0.03	0.29	2	0.02	0.25	0	0.16	0.52	6	0.76	1.08	29
Net interest income (tax equivalent) / Average earning assets	1.02	2.75	5	0.98	2.88	4	0.98	2.80	5	1.18	3.01	6	1.59	3.33	8
Yield or Cost															
Total loans and leases (tax equivalent)	1.94	3.88	2	2.08	4.05	2	1.92	4.01	2	2.41	4.27	2	3.82	5.09	4
Interest-bearing bank balances	0.13	0.18	14	0.02	0.10	5	0.04	0.14	6	0.11	0.27	3	0.75	2.04	7
Federal funds sold and reverse repos	0.50	0.28	79	0.27	0.26	68	0.33	0.25	75	0.32	0.68	39	2.11	2.44	40
Trading assets	0.01	0.43	56	0	0.39	55	0	0.45	52	0	0.60	48	0	0.99	43
Total earning assets	1.01	2.93	3	0.99	3.15	2	0.97	3.04	3	1.32	3.51	4	2.32	4.36	3
Investment securities (tax equivalent)	1.19	1.78	8	1.18	1.84	6	1.19	1.77	11	1.50	2.25	5	2.14	2.76	3
US Treasury and agency securities (excluding mortgage-backed securities)	1.42	1.09	75	1.10	1.30	40	1.20	1.14	53	1.46	1.75	35	2.24	2.32	52
Mortgage-backed securities	1.28	1.67	12	1.44	1.60	37	1.26	1.57	23	1.83	2.05	25	2.54	2.61	41
All other securities	1.10	2.75	6	0.98	2.93	6	1.11	2.81	8	1.17	3.24	2	1.71	4.06	3
Interest-bearing deposits	-0.06	0.16	2	-0.06	0.26	2	-0.06	0.21	2	0.06	0.53	1	0.68	1.10	20
Time deposits of \$250K or more	0.59	0.48	68	0.77	0.82	49	0.64	0.66	51	1.56	1.42	59	2.25	1.96	71
Time deposits < \$250K	0.20	0.44	15	0.33	0.78	5	0.25	0.62	9	0.92	1.36	15	1.07	1.82	11
Other domestic deposits	0.04	0.13	10	0.05	0.17	14	0.04	0.15	9	0.19	0.36	17	0.92	0.93	52
Foreign deposits	-0.12	0.14	11	-0.11	0.13	7	-0.11	0.14	11	-0.03	0.42	7	0.57	1.19	13
Federal funds purchased and repos	0.48	0.16	90	0.06	0.18	25	0.08	0.17	38	0.35	0.62	33	2.27	1.86	71
Other borrowed funds and trading liabilities	0.73	1.14	32	0.83	1.38	33	0.74	1.27	32	1.08	1.50	31	2.18	2.38	38
All interest-bearing funds	0.01	0.31	0	0.04	0.42	2	0.02	0.37	0	0.19	0.74	1	0.90	1.49	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,337,807	1,254,376	5,129,645	4,659,124	4,396,911
Fiduciary activities income	1,168,402	1,063,709	4,361,067	3,995,013	3,852,064
Service charges on deposit accounts - domestic	12,817	12,836	50,997	51,325	51,717
Trading revenue	81,920	81,679	308,338	312,742	263,860
Investment banking fees and commissions	35,163	31,809	124,432	110,820	90,654
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	92	-16	1,882	-1,281	-18,744
Other non-interest income	39,413	64,359	282,929	190,505	157,360
Total overhead expenses	1,206,042	1,128,534	4,583,452	4,381,044	4,138,099
Personnel expense	656,156	610,466	2,395,734	2,283,253	2,157,137
Net occupancy expense	82,269	81,039	332,228	353,962	330,808
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,655	4,276	14,802	16,943	16,603
Other operating expenses	464,962	432,753	1,840,688	1,726,886	1,633,551
Fee income on mutual funds and annuities	102,946	87,188	301,566	483,411	408,559
Memoranda					
Assets under management in proprietary mutual funds and annuities	236,068,502	231,430,335	258,875,958	227,727,658	189,305,938
Number of equivalent employees	21,719	20,643	21,117	20,869	19,808
Average personnel expense per employee	30.21	29.57	113.45	109.41	108.90
Average assets per employee	7,487.83	7,392.59	7,384.05	6,521.55	5,931.62

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.70	2.26	91	6.95	2.10	91	5.88	2.17	86	10.38	2.02	96	9.29	2.72	91
Overhead expenses / Net Interest Income + non-interest income	70.17	61.09	81	70.78	59.31	88	70.38	59.28	90	71.79	62.28	83	68.12	61.29	77
Percent of Average Assets															
Total overhead expense	2.97	2.18	85	2.96	2.28	85	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
Personnel expense	1.61	1.21	88	1.60	1.28	82	1.54	1.21	83	1.68	1.30	85	1.84	1.41	85
Net occupancy expense	0.20	0.23	36	0.21	0.24	33	0.21	0.23	38	0.26	0.26	52	0.28	0.28	53
Other operating expenses	1.15	0.71	88	1.15	0.73	87	1.19	0.72	90	1.28	0.94	81	1.40	0.97	82
Overhead less non-interest income	-0.32	1.18	3	-0.33	1.10	3	-0.35	1.10	3	-0.20	1.25	7	-0.22	1.32	3
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	69.89	60.59	81	70.48	58.69	89	70	58.83	89	71.39	61.82	83	67.75	60.64	77
Personnel expense	38.03	33.94	70	38.13	33.28	75	36.59	32.93	68	37.21	32.36	78	35.32	32.39	67
Net occupancy expense	4.77	6.43	27	5.06	6.42	30	5.07	6.23	30	5.77	6.58	34	5.42	6.52	27
Other operating expenses	27.10	19.35	88	27.29	18.45	88	28.34	19.18	93	28.42	22.28	82	27.02	21.20	84
Total non-interest income	77.53	26.24	96	78.34	28.42	95	78.34	27.67	96	75.92	28.83	93	71.99	29.23	91
Fiduciary activities income	67.71	2.31	99	66.43	2.15	99	66.60	2.20	99	65.10	2.09	99	63.07	1.97	99
Service charges on domestic deposit accounts	0.74	3.51	11	0.80	3.21	13	0.78	3.27	13	0.84	3.27	13	0.85	3.88	15
Trading revenue	4.75	0.53	92	5.10	0.97	90	4.71	0.62	92	5.10	1.28	86	4.32	1.18	88
Investment banking fees and commissions	2.04	2.33	60	1.99	2.51	59	1.90	2.58	57	1.81	2.46	55	1.48	3.54	48
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.01	1.74	15	0	3.74	3	0.03	3.30	6	-0.02	3.92	9	-0.31	1.86	5
Other non-interest income	2.28	8.92	8	4.02	8.65	20	4.32	9.27	17	3.10	9.65	4	2.58	10.04	5
Overhead less non-interest income	-7.64	33.42	3	-7.86	29.66	3	-8.34	30.52	3	-4.53	31.93	7	-4.24	31.06	4
Applicable income taxes / Pretax net operating income (tax equivalent)	23.48	20.83	73	24.04	21.04	78	22.72	21.18	68	25.17	18.63	90	22.86	20.56	69
Applicable income tax + TE / Pretax net operating income + TE	24.77	22.92	73	25.36	22.74	80	24.46	22.67	74	27.24	21.18	93	24.52	23.23	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	11,557,667	10,808,796	11,542,695	10,609,109	10,115,184	6.93	-6.95
Commercial and industrial loans	4,803,320	4,190,772	4,525,012	4,161,725	4,081,883	14.62	-16.09
Loans to individuals	390,830	328,422	423,749	329,059	310,409	19.00	37.40
Loans to depository institutions and acceptances of other banks	0	0	0	27	1,266		
Agricultural loans	0	0	0	0	0		
Other loans and leases	22,487,262	19,016,298	23,989,116	18,659,756	16,900,842	18.25	49.50
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	39,239,079	34,344,288	40,480,572	33,759,676	31,409,584	14.25	17.23
Less: Allowance for loan and lease losses	136,354	165,392	138,424	190,680	104,525	-17.56	-15.80
Net loans and leases	39,102,725	34,178,896	40,342,148	33,568,996	31,305,059	14.41	17.39
Debt securities that reprice or mature in over 1 year	35,337,963	40,399,213	35,484,881	31,558,689	27,692,696	-12.53	55.81
Mutual funds and equity securities	106	113	107	0	0	-6.19	
Subtotal	74,440,794	74,578,222	75,827,136	65,127,685	58,997,755	-0.18	32.95
Interest-bearing bank balances	61,679,275	54,833,660	69,018,127	62,894,626	41,101,818	12.48	83.84
Federal funds sold and reverse repos	1,031,371	1,109,409	686,365	1,596,509	712,785	-7.03	-46.67
Debt securities that reprice or mature within 1 year	21,854,329	18,971,757	25,415,424	27,447,192	23,205,207	15.19	4.32
Trading assets	999,196	849,034	561,096	1,027,105	946,480	17.69	73.06
Total earning assets	160,004,965	150,342,082	171,508,148	158,093,117	124,964,045	6.43	41.60
Non-interest-bearing cash and due from depository institutions	1,501,583	2,447,350	1,243,724	2,177,558	2,383,388	-38.64	-42.10
Premises, fixed assets, and leases	993,090	1,040,166	1,019,879	1,075,370	974,949	-4.53	115.95
Other real estate owned	174	1,484	2,951	660	3,138	-88.27	-97.47
Investment in unconsolidated subsidiaries	0	8,336	0	8,335	8,332	-100.00	-100.00
Intangible and other assets	10,079,753	10,093,316	10,126,306	8,656,146	8,494,536	-0.13	85.97
Total assets	172,564,967	163,924,120	183,889,795	170,003,912	136,828,388	5.27	42.04
Quarterly average assets	162,628,264	152,605,275	161,212,790	142,434,964	117,896,815	6.57	39.47
Average loans and leases (YTD)	39,544,299	34,201,103	37,188,593	33,501,072	31,053,752	15.62	17.44
Memoranda							
Loans held-for-sale	10,698	0	12,179	0	53,565		-66.86
Loans not held-for-sale	39,228,381	34,344,288	40,468,393	33,759,676	31,356,019	14.22	17.31
Real estate loans secured by 1-4 family	6,167,546	6,118,586	6,086,741	6,052,268	6,086,381	0.80	-22.71
Commercial real estate loans	5,384,021	4,673,374	5,449,810	4,539,863	4,011,696	15.21	21.79
Construction and land development	447,793	556,582	571,742	579,193	464,905	-19.55	-8.63
Multifamily	1,298,375	944,791	1,288,835	906,808	646,455	37.42	67.28
Nonfarm nonresidential	3,637,853	3,172,001	3,589,233	3,053,862	2,900,336	14.69	15.32
Real estate loans secured by farmland	6,100	16,722	6,144	16,847	16,912	-63.52	-69.79
Total investment securities	57,192,398	59,371,083	60,900,412	59,005,881	50,897,903	-3.67	31.09
U.S. Treasury securities	2,595,964	2,661,005	2,473,133	2,889,851	4,687,883	-2.44	-62.03
US agency securities (excluding mortgage-backed securities)	2,256,617	3,033,647	2,258,423	3,412,597	3,082,826	-25.61	-30.37
Municipal securities	3,647,796	3,280,699	3,876,855	3,085,741	1,625,375	11.19	264.58
Mortgage-backed securities	22,436,158	22,911,689	23,340,183	22,722,684	21,117,045	-2.08	47.15
Asset-backed securities	6,550,673	5,489,148	6,624,272	4,674,482	4,134,829	19.34	158.07
Other debt securities	19,705,084	21,994,782	22,327,439	22,220,526	16,249,945	-10.41	33.44
Mutual funds and equity securities	106	113	107	0	0	-6.19	
Available-for-sale securities	36,860,886	42,878,646	38,010,457	42,021,979	38,876,261	-14.03	5.32
U.S. Treasury securities	2,546,984	2,561,008	2,426,135	2,799,860	4,549,046	-0.55	-62.71
US agency securities (excluding mortgage-backed securities)	2,160,657	3,033,647	2,258,423	3,412,597	3,082,826	-28.78	-33.33
Municipal securities	3,647,796	3,279,700	3,876,075	3,083,671	1,615,301	11.22	283.37
Mortgage-backed securities	16,236,430	22,716,950	17,241,853	22,575,851	20,995,103	-28.53	6.85
Asset-backed securities	5,942,323	4,782,929	5,941,690	3,997,532	3,330,480	24.24	152.66
Other debt securities	6,326,696	6,504,412	6,266,281	6,152,468	5,303,505	-2.73	-1.57
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-824,461	-36,425	-248,973	6,286	-35,254		
Available-for-sale securities appreciation (depreciation)	-1,112,687	369,924	61,816	866,308	154,014		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	38,347,781	33,653,535	39,341,346	35,421,395	34,378,206	13.95	18.00

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	23,768,639	18,863,124	22,028,206	17,728,518	14,114,750	26.01	14.83
NOW, ATS and transaction accounts	8,297,436	6,982,437	11,005,339	8,005,356	7,207,038	18.83	266.64
Time deposits less brokered deposits < \$250K	192,195	227,468	201,472	236,422	275,290	-15.51	-51.71
MMDA and other savings accounts	23,406,222	20,340,421	23,997,733	20,626,420	14,234,483	15.07	71.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	55,664,492	46,413,450	57,232,750	46,596,716	35,831,561	19.93	50.54
Time deposits of \$250K or more	653,782	682,233	641,179	700,635	711,359	-4.17	-31.07
Foreign deposits	93,311,299	90,361,675	102,054,363	96,580,696	72,577,683	3.26	49.05
Federal funds purchased and repos	329,898	95,798	532,117	299,980	889,939	244.37	-28.23
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,020,358	5,927,342	4,082,997	4,510,507	6,911,384	-32.17	-9.04
Other borrowings w/remaining maturity over 1 year	1,878,288	2,492,229	2,006,263	2,623,415	3,162,194	-24.63	23.90
Brokered deposits < \$250K	0	0	0	0	0		-100.00
Noncore funding	100,193,625	99,559,277	109,316,919	104,715,233	84,252,559	0.64	43.24
Trading liabilities	851,320	533,453	780,025	1,708,386	1,616,058	59.59	13.33
Subordinated notes and debentures + trust preferred securities	1,106,932	1,443,735	1,145,740	1,467,099	1,425,803	-23.33	-29.94
Other liabilities	3,338,829	4,516,271	3,397,565	3,828,222	2,611,449	-26.07	48.09
Total liabilities	161,155,198	152,466,186	171,872,999	158,315,656	125,737,430	5.70	44.52
Equity Capital							
Perpetual preferred stock (including surplus)	884,860	884,860	884,860	884,860	1,273,408	0.00	0.32
Common stock	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus	931,650	914,054	939,281	963,498	1,012,987	1.93	-7.78
Retained earnings	13,342,571	12,415,674	13,117,344	12,207,688	11,656,707	7.47	47.04
Accumulated other comprehensive income	-906,952	65,961	-35,601	428,052	-194,613		
Other equity capital components	-3,250,979	-3,231,234	-3,297,707	-3,204,461	-3,066,150		
Total holding company equity capital	11,409,769	11,457,934	12,016,796	11,688,256	11,090,958	-0.42	14.35
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	11,409,769	11,457,934	12,016,796	11,688,256	11,090,958	-0.42	14.35
Total liabilities and capital	172,564,967	163,924,120	183,889,795	170,003,912	136,828,388	5.27	42.04
Memoranda							
Non-interest-bearing deposits	47,538,395	45,478,263	48,315,467	43,110,687	26,292,099	4.53	55.63
Interest-bearing deposits	102,091,178	91,979,095	111,612,825	100,767,360	82,828,504	10.99	45.88
Total deposits	149,629,573	137,457,358	159,928,292	143,878,047	109,120,603	8.86	48.84
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	12,016,796	11,688,256	11,688,256	11,090,958	10,508,283		
Accounting restatements	0	0	0	-10,069	0		
Net income	389,312	375,151	1,545,319	1,209,310	1,492,216		
Net sale of new perpetual preferred stock	0	0	0	-388,548	391,398		
Net sale of new common stock	-7,630	-49,444	-24,218	-49,490	-55,455		
Sale of treasury stock	80,575	108,877	174,429	161,461	207,893		
Less: Purchase of treasury stock	33,848	135,650	267,674	299,772	1,100,169		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	164,085	164,491	633,011	636,807	612,265		
Change in other comprehensive income	-871,351	-362,091	-463,653	622,665	259,057		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-2,674	-2,652	-11,452	0		
Holding company equity capital, ending balance	11,409,769	11,457,934	12,016,796	11,688,256	11,090,958		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	6.70	37.11	6	6.59	36.10	6	6.28	36.25	6	6.24	36.22	9	7.39	37.78	11
Commercial and industrial loans	2.78	10.78	8	2.56	13.88	5	2.46	10.76	6	2.45	13.52	7	2.98	12.02	11
Loans to individuals	0.23	3.61	20	0.20	3.42	15	0.23	3.36	19	0.19	3.40	16	0.23	4.20	14
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	62	0	0.04	61
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	13.03	4.19	95	11.60	4.29	92	13.05	4.47	93	10.98	4.63	89	12.35	5.01	90
Net loans and leases	22.66	59.31	4	20.85	60.99	2	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Debt securities over 1 year	20.48	19.47	57	24.65	16.70	80	19.30	19.46	53	18.56	15.55	65	20.24	14.60	80
Mutual funds and equity securities	0	0.06	24	0	0.06	29	0	0.06	27	0	0.05	13	0	0.06	13
Subtotal	43.14	80.04	5	45.50	78.43	5	41.24	79.22	3	38.31	78.16	6	43.12	79.65	7
Interest-bearing bank balances	35.74	7.18	99	33.45	9.08	98	37.53	8.50	99	37	7.51	98	30.04	3.06	99
Federal funds sold and reverse repos	0.60	0.55	80	0.68	0.50	81	0.37	0.54	76	0.94	0.82	82	0.52	1.57	76
Debt securities 1 year or less	12.66	1.65	98	11.57	1.59	97	13.82	1.56	98	16.15	1.68	98	16.96	1.91	98
Trading assets	0.58	0.52	77	0.52	0.56	70	0.31	0.49	66	0.60	1.01	63	0.69	1.19	76
Total earning assets	92.72	91.28	68	91.71	91.48	54	93.27	91.77	68	92.99	91.05	72	91.33	89.53	69
Non-interest cash and due from depository institutions	0.87	0.96	41	1.49	1	86	0.68	0.82	34	1.28	1.07	65	1.74	1.14	88
Other real estate owned	0	0.01	22	0	0.02	16	0	0.01	32	0	0.02	13	0	0.03	18
All other assets	6.42	7.70	31	6.80	7.44	44	6.06	7.35	33	5.73	7.82	27	6.93	9.27	24
Memoranda															
Short-term investments	49	10.28	99	45.70	11.92	98	51.73	11.47	99	54.08	11.17	98	47.52	7.63	98
U.S. Treasury securities	1.50	1.80	61	1.62	0.98	76	1.34	1.47	67	1.70	0.84	79	3.43	1.03	82
US agency securities (excluding mortgage-backed securities)	1.31	0.79	74	1.85	0.73	83	1.23	0.82	74	2.01	0.63	86	2.25	0.54	90
Municipal securities	2.11	1.72	62	2	1.77	61	2.11	1.73	62	1.82	1.69	61	1.19	1.34	61
Mortgage-backed securities	13	14.04	49	13.98	12.38	58	12.69	14.14	45	13.37	11.75	58	15.43	11.44	75
Asset-backed securities	3.80	0.56	93	3.35	0.35	93	3.60	0.50	92	2.75	0.32	92	3.02	0.28	95
Other debt securities	11.42	0.55	99	13.42	0.46	99	12.14	0.53	99	13.07	0.42	99	11.88	0.39	99
Loans held-for-sale	0.01	0.40	22	0	0.46	6	0.01	0.55	21	0	0.52	7	0.04	0.39	25
Loans held for investment	22.73	59.15	5	20.95	61.15	3	22.01	58.06	4	19.86	61.72	5	22.92	63.50	7
Real estate loans secured by 1-4 family	3.57	11.67	14	3.73	11.69	17	3.31	11.46	14	3.56	11.91	17	4.45	13.29	16
Revolving	0.21	1.40	20	0.24	1.51	19	0.21	1.42	19	0.25	1.66	20	0.43	2.07	26
Closed-end, secured by first liens	3.33	9.94	16	3.46	9.76	20	3.07	9.67	17	3.27	9.81	19	3.95	10.69	20
Closed-end, secured by junior liens	0.03	0.17	25	0.03	0.21	21	0.03	0.17	23	0.04	0.22	23	0.06	0.28	26
Commercial real estate loans	3.12	23.42	11	2.85	22.27	9	2.96	22.69	9	2.67	22.22	10	2.93	22.23	13
Construction and land development	0.26	3.49	8	0.34	3.32	11	0.31	3.34	11	0.34	3.40	13	0.34	3.44	14
Multifamily	0.75	3.52	17	0.58	3.21	14	0.70	3.57	16	0.53	3.12	14	0.47	3.01	14
Nonfarm nonresidential	2.11	15.11	11	1.94	14.77	8	1.95	14.57	10	1.80	14.72	11	2.12	14.69	14
Real estate loans secured by farmland	0	0.33	25	0.01	0.33	29	0	0.30	25	0.01	0.33	29	0.01	0.36	30

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.45	61.87	11	31.47	57.91	12	28.51	61.05	12	31.43	57.15	13	32.20	57.46	14
Real estate loans secured by 1-4 family	15.72	20.07	34	17.82	19.43	44	15.04	19.86	33	17.93	19.43	43	19.38	20.75	42
Revolving	0.92	2.35	28	1.15	2.45	32	0.94	2.43	26	1.28	2.64	32	1.89	3.15	37
Closed-end	14.79	17.49	39	16.67	16.76	53	14.09	17.24	38	16.65	16.59	49	17.49	17.39	53
Commercial real estate loans	13.72	38.39	15	13.61	35.36	14	13.46	37.86	15	13.45	34.63	16	12.77	33.52	16
Construction and land development	1.14	5.82	17	1.62	5.29	17	1.41	5.65	18	1.72	5.26	19	1.48	5.09	19
1-4 family	0.27	1.29	34	0.15	1.05	23	0.24	1.18	32	0.19	0.93	30	0.25	0.94	33
Other	0.87	4.49	14	1.47	4.21	17	1.18	4.40	16	1.53	4.19	20	1.23	4.02	20
Multifamily	3.31	5.66	36	2.75	5.08	33	3.18	5.78	35	2.69	4.96	33	2.06	4.69	32
Nonfarm nonresidential	9.27	25	17	9.24	23.47	17	8.87	24.56	17	9.05	22.93	18	9.23	22.15	19
Owner-occupied	2.55	8.44	19	2.61	7.93	17	2.51	8.29	19	2.69	7.68	20	2.78	7.72	22
Other	6.72	16.32	20	6.63	15.25	20	6.36	15.94	19	6.36	14.95	19	6.45	14.34	20
Real estate loans secured by farmland	0.02	0.59	28	0.05	0.56	40	0.02	0.54	29	0.05	0.54	38	0.05	0.55	39
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	62	0	0.11	64
Commercial and industrial loans	12.24	18.81	27	12.20	23.16	13	11.18	18.86	22	12.33	22.17	13	13	19.53	28
Loans to individuals	1	6.52	29	0.96	6.02	29	1.05	6.24	30	0.97	6.13	29	0.99	7.13	23
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	57.31	8.03	97	55.37	8.05	95	59.26	8.75	96	55.27	9.09	95	53.81	9.85	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	108.38	395.39	9	100.57	382.51	9	102.32	391.81	9	96.33	381.27	10	98.62	391.26	11
Real estate loans secured by 1-4 family	57.84	125.02	22	56.93	124.29	24	53.96	126.06	23	54.96	125.03	25	59.34	138.18	25
Revolving	3.40	14.84	21	3.67	16.14	24	3.38	15.44	22	3.93	17.42	25	5.78	21.26	27
Closed-end	54.43	108.83	24	53.26	106.79	26	50.57	108.85	24	51.03	106.14	25	53.56	115.20	24
Commercial real estate loans	50.49	249.33	11	43.48	237.40	9	48.31	245.88	10	41.22	234.65	11	39.11	229.44	14
Construction and land development	4.20	36.95	11	5.18	35.26	13	5.07	35.95	14	5.26	35.62	14	4.53	34.95	15
1-4 family	1.01	8.02	29	0.48	6.84	19	0.85	7.42	26	0.58	6.34	21	0.78	6.61	26
Other	3.19	28.49	8	4.70	28.01	14	4.22	28.11	13	4.68	28.16	15	3.76	27.32	13
Multifamily	12.18	37.99	26	8.79	34.02	18	11.43	38.66	23	8.23	32.74	17	6.30	31.04	15
Nonfarm nonresidential	34.11	160.85	12	29.51	157.71	11	31.82	158.05	11	27.73	155.06	14	28.28	152.10	15
Owner-occupied	9.40	53.96	14	8.32	52.99	12	9.01	52.99	14	8.24	52.37	14	8.53	53.07	18
Other	24.72	105.37	13	21.19	102.29	12	22.81	102.54	13	19.49	100.54	13	19.75	97.41	15
Real estate loans secured by farmland	0.06	3.46	25	0.16	3.50	31	0.05	3.22	26	0.15	3.44	30	0.16	3.60	30
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	62	0.01	0.44	62
Commercial and industrial loans	45.04	113.45	14	38.99	145.22	7	40.11	114.45	10	37.79	139.91	8	39.80	122.02	12
Loans to individuals	3.67	36.67	25	3.06	35.91	20	3.76	34.55	26	2.99	37.47	20	3.03	43.51	16
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	210.88	47.86	97	176.93	47.52	95	212.66	51.06	96	169.44	49.54	95	164.78	52.44	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.03	30.57	14	11.75	27.81	12	11.70	30.07	11	11.48	27.32	13	10.58	26.45	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	44.28	198.65	10	37.55	185.94	9	42	195.33	10	35.18	183.76	11	32.39	178.57	13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	53.68	256.17	10	45.87	243.39	9	51.01	252.85	10	43.42	240.85	11	40.92	236.10	13

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	49	10.28	99	45.70	11.92	98	51.73	11.47	99	54.08	11.17	98	47.52	7.63	98
Liquid assets	52.63	28.10	91	52.83	27.16	92	53.28	29.03	91	56.20	26.22	92	53.44	22.44	92
Investment securities	33.14	21.67	82	36.22	18.78	96	33.12	21.63	84	34.71	17.85	95	37.20	16.99	96
Net loans and leases	22.66	59.31	4	20.85	60.99	2	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Net loans, leases and standby letters of credit	23.66	60.12	4	21.95	61.79	2	22.88	59.49	3	20.92	62.48	4	24.65	64.84	7
Core deposits	32.26	76.85	3	28.31	73.69	3	31.12	75.71	3	27.41	70.67	6	26.19	63.09	8
Noncore funding	58.06	9.46	98	60.73	11.95	98	59.45	10.30	98	61.60	14.13	98	61.58	19.36	98
Time deposits of \$250K or more	0.38	1.46	14	0.42	1.96	11	0.35	1.58	12	0.41	2.11	11	0.52	2.94	8
Foreign deposits	54.07	0.32	99	55.12	0.34	99	55.50	0.34	99	56.81	0.36	99	53.04	0.43	99
Federal funds purchased and repos	0.19	1.11	35	0.06	1.22	29	0.29	1.23	35	0.18	1.47	30	0.65	1.94	44
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.41	0.44	11	-0.62	0.60	10	-0.08	0.54	17	-0.76	0.54	11	0.13	0.48	40
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.33	1.03	80	3.62	1.11	87	2.22	1	78	2.65	1.24	79	5.05	3.01	73
Earning assets that reprice within 1 year	45.38	36.68	71	50.75	38.67	82	45.47	37.37	71	51.18	39.38	80	52.61	39.29	85
Interest-bearing liabilities that reprice within 1 year	1.48	6.16	8	1.72	7.73	5	2.92	6.39	23	3.26	8.20	15	9.63	10.19	55
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	43.90	29.01	82	49.03	29.49	92	42.55	29.65	80	47.92	29.11	89	42.98	26.63	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	20.99	-1.97	94	33.04	-0.51	94	18.72	-2.33	92	19.62	3.20	87	32.60	14.45	88
Net short-term noncore funding dependence	-104.53	-6.65	1	-88.85	-6.88	2	-112.51	-7.71	0	-125.56	-4.76	2	-75.05	3.38	2
Short-term investment / Short-term noncore funding	1,252.97	265.83	95	865.90	246.74	91	969.95	273.46	95	904.78	184.19	96	313.53	77.77	95
Liquid assets - short-term noncore funding / Nonliquid assets	102.83	35.38	92	100.82	30.67	93	102.65	36.68	92	114.67	28.18	93	82.21	16.97	92
Net loans and leases / Total deposits	26.13	73.06	2	24.87	76.22	2	25.23	72.79	2	23.33	79.43	2	28.69	90.31	2
Net loans and leases / Core deposits	70.25	78.05	37	73.64	83.77	32	70.49	78.25	39	72.04	88.34	21	87.37	103.93	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.83	-3.53	16	-0.34	0.62	15	-2.23	0.12	5	0.06	1.57	19	-0.35	0.72	4
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.57	-8.82	34	3.50	1.31	86	0.55	-0.25	73	8	4.31	85	1.52	1.36	61
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	35.55	20.27	74	27.78	12.84	76	37.59	14.28	84	28.78	11.38	79	23.62	12.67	72
Available-for-sale securities	64.45	77.97	27	72.22	85.49	26	62.41	83.77	16	71.22	87.23	21	76.38	85.40	28
U.S. Treasury securities	4.54	8.39	51	4.48	5.10	70	4.06	6.70	60	4.90	4.72	71	9.21	6.15	72
US agency securities (excluding mortgage-backed securities)	3.95	3.73	65	5.11	4.35	69	3.71	4.12	64	5.78	4.01	73	6.06	3.49	76
Municipal securities	6.38	7.89	60	5.53	9.71	48	6.37	8.22	58	5.23	9.83	46	3.19	7.75	44
Mortgage-backed securities	39.23	65.55	12	38.59	66.67	11	38.33	66.54	13	38.51	66.64	14	41.49	67.43	16
Asset-backed securities	11.45	2.78	88	9.25	1.97	89	10.88	2.50	87	7.92	1.91	88	8.12	1.66	87
Other debt securities	34.45	3.16	97	37.05	3.05	98	36.66	3.08	98	37.66	3.01	97	31.93	2.94	94
Mutual funds and equity securities	0	0.30	24	0	0.36	28	0	0.29	27	0	0.35	13	0	0.40	13
Debt securities 1 year or less	38.21	8.63	95	31.95	9.29	94	41.73	7.78	95	46.52	10.55	95	45.59	11.86	93
Debt securities 1 to 5 years	28.90	18.50	73	23.93	16.09	71	26.50	18.25	73	21.67	17.03	64	28.25	17.94	74
Debt securities over 5 years	32.89	70.45	9	44.12	72.48	14	31.76	71.11	8	31.82	69.86	11	26.16	66.02	12
Pledged securities	67.05	29.79	90	56.68	33.48	82	64.60	32.26	86	60.03	35.67	78	67.54	30.57	91
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	12.88	-1.29	69	-3.75	156.41	11	3.46	27.98	39	41.40	183.32	30	-4.65	26.69	31
Investment securities	-3.67	28.40	9	16.33	31.91	39	3.21	31.36	16	15.93	23.62	41	-0.59	11.75	26
Core deposits	19.93	14.47	73	-2.51	29.18	0	22.83	16.94	77	30.04	26.88	69	21.88	11.23	81
Noncore funding	0.64	-10.65	69	2.73	-25.09	83	4.39	-14.79	78	24.29	-12.18	88	-4.01	6.59	33

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			27,422,210	28,938,468	24,406,103
Commit: Secured commercial real estate loans	504,093	281,750	462,279	307,017	253,186
Commit: Unsecured real estate loans	85,759	101,980	109,208	77,251	115,835
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,717,800	1,799,127	1,734,690	1,994,952	2,416,732
Commercial and similar letters of credit	39,527	66,181	69,566	54,579	30,822
Securities lent	155,653,529	176,378,015	170,445,329	157,478,011	138,085,923
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	188,859	207,683	189,242	275,850	353,949
Purchased options contracts (interest rate)	200,523	280,286	195,074	225,850	205,949
Interest rate swaps	15,351,243	14,727,880	15,616,239	14,839,191	13,155,180
Futures and forward foreign exchange	311,249,161	300,383,646	314,108,288	311,346,203	288,251,252
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	753,577	721,550	738,522	745,406	640,341

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.91	22.78	22	17.02	22.01	37	17.84	23.52	34
Standby letters of credit	1	0.64	76	1.10	0.67	82	0.94	0.65	76	1.17	0.71	79	1.77	0.84	85
Commercial and similar letters of credit	0.02	0.02	72	0.04	0.02	79	0.04	0.02	80	0.03	0.02	76	0.02	0.02	73
Securities lent	90.20	0.08	97	107.60	0.11	97	92.69	0.10	97	92.63	0.18	97	100.92	0.40	97
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	189.92	45.51	91	192.97	42.67	91	179.92	46.30	90	192.60	48.62	89	221.16	68.47	88
Interest rate contracts	9.12	33.09	37	9.28	30.32	32	8.70	32.46	33	9.02	34.36	27	10.02	47.31	30
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.11	1.59	35	0.13	2	27	0.10	1.41	28	0.16	2.18	26	0.26	2.47	39
Purchased options contracts (interest rate)	0.12	1.35	54	0.17	1.45	56	0.11	1.31	53	0.13	1.46	51	0.15	2.65	53
Interest rate swaps	8.90	19.54	43	8.98	20.33	39	8.49	20.49	41	8.73	20.83	36	9.61	28.86	34
Foreign exchange contracts	180.37	6.48	93	183.25	6.19	94	170.81	6.30	93	183.14	6.01	93	210.67	10.12	92
Futures and forward foreign exchange contracts	180.37	3.96	97	183.25	3.83	96	170.81	3.78	95	183.14	3.47	96	210.67	5.23	96
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.44	1.07	80	0.44	0.80	79	0.40	0.92	80	0.44	1.86	76	0.47	3.32	74
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.44	0.32	82	0.44	0.27	84	0.40	0.31	83	0.44	0.32	82	0.47	0.38	81
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							73.74	44.98	82	86.38	42.82	86	78.59	45.53	81

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	327,743,363	316,321,045	330,847,365	327,432,500	302,606,671
Interest rate contracts	15,740,625	15,215,849	16,000,555	15,340,891	13,715,078
Foreign exchange contracts	311,249,161	300,383,646	314,108,288	311,346,203	288,251,252
Equity, commodity, and other contracts	753,577	721,550	738,522	745,406	640,341
Derivatives Position					
Futures and forwards	311,249,161	300,383,646	314,108,288	311,346,203	288,251,252
Written options	188,859	207,683	189,242	275,850	353,949
Exchange-traded	0	0	0	0	0
Over-the-counter	188,859	207,683	189,242	275,850	353,949
Purchased options	200,523	280,286	195,074	225,850	205,949
Exchange-traded	0	0	0	0	0
Over-the-counter	200,523	280,286	195,074	225,850	205,949
Swaps	16,104,820	15,449,430	16,354,761	15,584,597	13,795,521
Held for trading	318,521,008	301,007,855	317,708,704	311,817,091	292,516,266
Interest rate contracts	11,404,395	10,702,177	11,570,060	10,573,280	8,976,849
Foreign exchange contracts	307,116,613	290,305,678	306,138,644	301,243,811	283,539,417
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	9,222,355	15,313,190	13,138,661	15,615,409	10,090,405
Interest rate contracts	4,336,230	4,513,672	4,430,495	4,767,611	4,738,229
Foreign exchange contracts	4,132,548	10,077,968	7,969,644	10,102,392	4,711,835
Equity, commodity, and other contracts	753,577	721,550	738,522	745,406	640,341
Derivative contracts (excluding futures and FX 14 days or less)	347,671,573	335,538,977	340,051,816	346,476,329	310,246,871
One year or less	332,296,009	319,791,331	324,182,604	331,080,117	297,311,387
Over 1 year to 5 years	8,460,922	9,505,560	8,878,911	9,207,738	7,291,505
Over 5 years	6,914,642	6,242,086	6,990,301	6,188,474	5,643,979
Gross negative fair value (absolute value)	3,355,031	2,701,229	2,135,165	4,882,821	3,312,922
Gross positive fair value	3,266,919	3,206,587	2,347,389	4,558,259	3,387,642
Held for trading	3,175,420	2,825,710	2,094,507	4,534,397	3,284,114
Non-traded	91,499	380,877	252,882	23,862	103,528
Current credit exposure on risk-based capital derivative contracts	1,325,763	1,678,005	1,202,995	2,918,321	2,186,457
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	41	1	2,680	277	417
90+ days past due	0	0	0	0	16

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	4.80	93.91	1	4.81	94.52	1	4.84	94.17	1	4.69	94.10	1	4.53	93.44	1
Foreign exchange contracts	94.97	3.18	98	94.96	3.16	98	94.94	3.47	98	95.09	3.49	98	95.26	3.20	98
Equity, commodity, and other contracts	0.23	1.19	72	0.23	1.04	71	0.22	1.14	73	0.23	1.17	68	0.21	1.64	66
Futures and forwards															
Written options	94.97	10.22	97	94.96	12.82	98	94.94	11.16	97	95.09	14.05	98	95.26	13.49	98
Exchange-traded	0.06	6.03	19	0.07	8.11	16	0.06	6.28	14	0.08	8.18	14	0.12	5.91	16
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	0.06	5.74	19	0.07	7.80	16	0.06	5.96	14	0.08	7.73	15	0.12	5.10	18
Exchange-traded	0.06	3.59	43	0.09	3.58	41	0.06	3.27	43	0.07	3.42	39	0.07	4.42	38
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0.06	3.11	44	0.09	3.15	44	0.06	2.87	45	0.07	2.86	43	0.07	3.35	41
Held for trading															
Interest rate contracts	4.91	74.58	9	4.88	69.64	8	4.94	74.26	9	4.76	68.76	9	4.56	69.75	9
Foreign exchange contracts	97.19	38.74	85	95.16	42.14	84	96.03	40.42	83	95.23	43.53	83	96.67	44.16	82
Equity, commodity, and other contracts	3.48	32.48	47	3.38	36.29	42	3.50	34.15	45	3.23	36.62	40	2.97	37.24	39
Non-traded															
Interest rate contracts	93.71	1.60	98	91.78	1.47	98	92.53	1.68	98	92	1.60	98	93.70	1.60	98
Foreign exchange contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	2.81	61.26	14	4.84	57.86	15	3.97	59.58	16	4.77	56.47	16	3.33	55.84	17
Over 1 year to 5 years	1.32	57.41	12	1.43	54.11	12	1.34	56.71	13	1.46	53.82	14	1.57	52.22	14
Over 5 years	1.26	0.37	88	3.19	0.45	90	2.41	0.40	90	3.09	0.46	89	1.56	0.34	88
Gross negative fair value (absolute value)	0.23	0.11	86	0.23	0.12	84	0.22	0.09	86	0.23	0.10	85	0.21	0.13	84
Gross positive fair value	106.08	92.63	90	106.08	90.92	90	102.78	92.53	85	105.82	91.48	88	102.52	93.86	83
One year or less	101.39	27.97	97	101.10	26.80	98	97.99	27.56	93	101.11	32.05	96	98.25	32.17	91
Over 1 year to 5 years	2.58	26.35	15	3.01	28.69	14	2.68	27.01	15	2.81	27.06	11	2.41	30.45	16
Over 5 years	2.11	29.53	15	1.97	30.03	14	2.11	29.89	15	1.89	29.56	13	1.87	28.09	14
Gross negative fair value (absolute value)	1.02	1.21	43	0.85	1.21	41	0.65	0.98	37	1.49	1.55	57	1.09	0.83	66
Gross positive fair value	1	1.52	35	1.01	1.70	20	0.71	1.34	17	1.39	2.23	28	1.12	1.19	53
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.32	0.06	91	0.26	0.05	91	0.19	0.04	90	0.45	0.07	91	0.33	0.06	91
Gross positive fair value (X)	0.31	0.06	91	0.30	0.07	91	0.21	0.05	91	0.42	0.09	92	0.33	0.07	91
Held for trading (X)	0.30	0.04	91	0.27	0.05	91	0.19	0.04	91	0.42	0.07	92	0.32	0.06	91
Non-traded (X)	0.01	0.01	55	0.04	0.01	81	0.02	0.01	83	0	0.02	28	0.01	0.01	72
Current credit exposure (X)	0.13	0.04	88	0.16	0.05	90	0.11	0.04	86	0.27	0.06	92	0.22	0.05	90
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	97	0	0	92	0.02	0	98	0	0	96	0	0	96
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	97
Other Ratios															
Current credit exposure / Risk-weighted assets	1.56	0.47	88	2.07	0.61	91	1.39	0.46	89	3.76	0.85	92	3.12	0.73	89

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	138,424	190,680	190,680	104,525	112,581
Gross losses	97	444	812	9,644	6,491
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,327	1,390	7,173	6,502	7,229
Net losses	-3,230	-946	-6,361	3,142	-738
Provision for loan and lease losses	-5,300	-26,234	-58,610	91,713	-8,771
Adjustments	0	0	-7	-2,416	-23
Ending balance	136,354	165,392	138,424	190,680	104,525
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.04	37	-0.07	-0.11	50	-0.04	-0.09	60	0.07	0.51	5	-0.01	0.15	4
Provision for loan and lease losses / Average loans and leases	-0.05	0.06	31	-0.31	-0.20	34	-0.16	-0.16	43	0.27	0.82	10	-0.03	0.24	3
Provision for loan and lease losses / Net loan and lease losses	164.09	49.50	70	2,773.15	-168.35	96	921.40	-105.48	93	2,918.94	487.86	96	1,188.48	130.58	97
Allowance for loan and lease losses / Total loans and leases not held for sale	0.35	1.20	4	0.48	1.49	4	0.34	1.23	3	0.56	1.58	6	0.33	0.83	9
Allowance for loan and lease losses / Total loans and leases	0.35	1.17	5	0.48	1.47	4	0.34	1.20	5	0.56	1.55	6	0.33	0.81	9
Allowance for loan and lease losses / Net loans and leases (X)		38.27			18.09			21.39		60.69	11.58	93		8.03	
Allowance for loan and lease losses / Nonaccrual assets	135.27	355.27	13	133.63	291.29	18	113.18	364.13	10	144.77	299.17	20	124.99	218.72	35
ALLL / 90+ days past due + nonaccrual loans and leases	65.94	284.19	7	111.94	246.27	20	91.91	287.08	12	135.61	244.34	27	114.84	151.73	43
Gross loan and lease losses / Average loans and leases	0	0.17	5	0.01	0.24	2	0	0.19	0	0.03	0.34	6	0.02	0.28	6
Recoveries / Average loans and leases	0.03	0.07	28	0.02	0.08	16	0.02	0.08	17	0.02	0.07	17	0.02	0.08	19
Net losses / Average loans and leases	-0.03	0.09	5	-0.01	0.16	8	-0.02	0.11	6	0.01	0.27	6	0	0.21	4
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	409.73	10.98	99	14.41	7.39	86	74.38	34.67	89	100.17	33.98	96	71.32	36.22	89
Earnings coverage of net loan and lease losses (X)	-156.51	38.54	7	-496.55	25.70	2	-306.79	39.72	3	547.21	22.91	96	-2,622.41	24.40	1

Net Loan and Lease Losses By Type

Real estate loans	-0.11	-0.01	3	-0.03	0.03	13	-0.04	0.02	11	0.04	0.04	59	-0.03	0.01	9
Real estate loans secured by 1-4 family	-0.06	-0.02	20	-0.06	-0.01	12	-0.07	-0.02	10	-0.02	0.01	22	-0.04	0.01	9
Revolving	-0.04	-0.08	41	0.37	-0.03	95	-0.03	-0.07	43	0.33	0.01	93	-0.43	0.02	5
Closed-end	-0.06	-0.02	15	-0.08	-0.01	6	-0.08	-0.01	6	-0.05	0	9	0	0	54
Commercial real estate loans	-0.17	0	1	0	0.05	43	0.01	0.04	48	0.13	0.07	79	-0.01	0.01	13
Construction and land development	-0.09	-0.02	11	0	0	57	0	0	64	-0.08	0	7	-0.10	-0.01	7
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	-0.09	-0.01	8	0	0	57	0	0	64	-0.08	0	4	-0.10	-0.01	5
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.24	0.01	1	0	0.07	38	0.01	0.05	45	0.20	0.11	79	0	0.02	48
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0.20	0.02	96	0	0.01	29
Other	-0.24	0	1	0	0.06	41	0.01	0.04	52	0	0.08	24	0	0.01	57
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	-0.50	0.01	2
Commercial and industrial loans	0	0.11	35	0	0.20	19	-0.02	0.17	13	-0.04	0.47	1	0.06	0.37	15
Loans to individuals		0.70			1.06			0.71		0.09	1.13	6		1.17	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	21	0	0.10	20	0	0.15	36	0	0.15	35

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	242,254	112,795	324,877	98,464	87,987
90+ days past due loans and leases	105,993	23,989	28,304	8,893	7,384
Nonaccrual loans and leases	100,799	123,765	122,308	131,712	83,630
Total past due and nonaccrual loans and leases	449,046	260,549	475,489	239,069	179,001
Restructured 30–89 days past due	31	1,302	22	5,782	227
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	46,065	78,836	76,701	38,861	54,872
Total restructured loans and leases	46,096	80,138	76,723	44,643	55,099
30–89 days past due loans held for sale	380	0	361	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	4,002	0	4,703	0	0
Total past due and nonaccrual loans held for sale	4,382	0	5,064	0	0
Restructured loans and leases in compliance	18,221	22,029	16,463	23,510	27,562
Other real estate owned	174	1,484	2,951	660	3,138
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.62	0.32	86	0.33	0.33	62	0.80	0.32	88	0.29	0.39	45	0.28	0.43	37
90+ days past due loans and leases	0.27	0.10	83	0.07	0.11	64	0.07	0.10	66	0.03	0.12	44	0.02	0.15	37
Nonaccrual loans and leases	0.26	0.44	28	0.36	0.65	24	0.30	0.46	30	0.39	0.66	27	0.27	0.51	21
90+ days past due and nonaccrual loans and leases	0.53	0.59	53	0.43	0.82	25	0.37	0.62	33	0.42	0.85	20	0.29	0.71	13
30–89 days past due restructured	0	0.01	36	0	0.01	61	0	0.01	42	0.02	0.01	75	0	0.01	31
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.12	0.10	68	0.23	0.13	80	0.19	0.10	79	0.12	0.13	54	0.17	0.14	65
30–89 days past due loans held for sale	0	0	83	0	0	41	0	0	81	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0.01	0	85	0	0	39	0.01	0	87	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.62	0.32	86	0.33	0.33	61	0.80	0.32	88	0.29	0.40	45	0.28	0.43	37
90+ days past due assets	0.27	0.10	83	0.07	0.11	63	0.07	0.10	66	0.03	0.12	44	0.02	0.15	35
Nonaccrual assets	0.26	0.45	28	0.36	0.66	24	0.30	0.47	29	0.39	0.67	27	0.27	0.53	21
30+ days past due and nonaccrual assets	1.14	0.94	71	0.76	1.18	32	1.17	0.97	70	0.71	1.29	26	0.57	1.19	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.35	15	0.09	0.50	5	0.08	0.36	11	0.08	0.52	4	0.07	0.44	5
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.36	11	0.09	0.53	5	0.08	0.37	9	0.08	0.55	3	0.07	0.48	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.07	0.41	5	0.09	0.58	4	0.08	0.41	6	0.10	0.60	5	0.08	0.53	7
Allowance for loan and lease losses	87.44	62.77	79	89.84	69.27	75	102.40	62.64	84	84.78	66.66	75	109.60	115.41	55
Equity capital + allowance for loan and lease losses	1.03	3.67	8	1.28	5.03	7	1.17	3.60	10	1.36	4.97	9	1.02	4.28	10
Tier 1 capital + allowance for loan and lease losses	1.12	4.23	7	1.38	5.96	5	1.26	4.30	9	1.47	6.05	8	1.12	5.65	8
Loans and leases + other real estate owned	0.30	0.69	19	0.43	0.97	17	0.35	0.71	22	0.48	0.97	19	0.36	0.85	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.30	0.26	61	0.37	0.31	71	0.12	0.26	30	0.34	0.39	54	0.32	0.38	50
90+ days past due	0.09	0.13	74	0.06	0.13	63	0	0.12	38	0.01	0.16	43	0.06	0.16	56
Nonaccrual	0.70	0.51	74	1.03	0.76	76	0.97	0.52	83	1.07	0.76	77	0.75	0.46	79
Commercial and industrial															
30–89 days past due	0.29	0.26	65	0.48	0.22	83	0.04	0.24	13	0.16	0.23	49	0.31	0.31	62
90+ days past due	0	0.03	18	0	0.02	15	0.01	0.04	46	0	0.03	35	0.01	0.05	44
Nonaccrual	0.18	0.53	23	0.24	0.69	22	0.22	0.57	25	0.36	0.75	29	0.17	0.83	17
Individuals															
30–89 days past due	1.87	0.67	93	0.97	0.53	82	1.99	0.63	91	1.60	0.83	84	0.09	0.83	15
90+ days past due	1.09	0.08	96	0.75	0.11	91	1.83	0.09	97	0	0.14	19	0.06	0.17	50
Nonaccrual	0	0.16	11	0	0.22	20	0	0.17	11	0	0.28	18	0	0.17	23
Depository institution loans															
30–89 days past due		0			0.01			0.01		0	0	46	0	0	47
90+ days past due		0			0			0		0	0	46	0	0	49
Nonaccrual		0.01			0			0		0	0	47	0	0	48
Agricultural															
30–89 days past due		0.16			0.17			0.07			0.17				0.24
90+ days past due		0			0			0			0				0
Nonaccrual		0.71			0.44			0.70			0.49				0.67
Foreign governments															
30–89 days past due		0			0.03			0.50			0				0.07
90+ days past due		0			0			0			0				0
Nonaccrual		0.23			0.04			0.15			0.09				0.03
Other loans and leases															
30–89 days past due	0.83	0.13	94	0.26	0.13	77	1.25	0.12	95	0.27	0.18	73	0.25	0.20	66
90+ days past due	0.41	0.01	97	0.08	0.01	91	0.08	0.01	94	0.04	0.01	88	0	0.01	65
Nonaccrual	0.05	0.08	63	0.01	0.15	48	0	0.09	21	0.02	0.15	44	0	0.13	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.15	0.44	22	0.49	0.47	62	0.17	0.46	23	0.44	0.65	41	0.43	0.67	36
	90+ days past due	0.16	0.25	75	0.03	0.28	51	0	0.24	45	0.02	0.33	44	0.02	0.31	42
	Nonaccrual	0.41	0.68	43	0.97	0.88	66	0.59	0.71	50	1.03	0.89	66	1.18	0.73	82
Revolving	30-89 days past due	0	0.27	6	0.08	0.31	23	0.60	0.28	88	1.52	0.48	91	0.40	0.45	47
	90+ days past due	2.76	0.03	99	0.41	0.03	96	0	0.02	35	0	0.03	68	0.18	0.05	87
	Nonaccrual	0.44	1.02	41	3.71	1.31	87	0.53	1.18	48	2.53	1.13	85	2.56	1	83
Closed-end	30-89 days past due	0.16	0.46	26	0.52	0.48	64	0.14	0.49	21	0.35	0.65	29	0.44	0.70	38
	90+ days past due	0	0.28	46	0	0.31	20	0	0.26	45	0.02	0.38	46	0	0.35	34
	Nonaccrual	0.40	0.66	42	0.78	0.85	54	0.60	0.67	52	0.91	0.87	60	1.03	0.70	79
Junior lien	30-89 days past due	0.03	0.01	86	0	0.01	22	0	0.01	28	0	0.02	28	0.01	0.02	25
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.04	0.03	69	0.06	0.05	65	0.04	0.03	67	0.06	0.04	68	0.08	0.04	76
Commercial real estate	30-89 days past due	0.46	0.16	90	0.22	0.22	61	0.06	0.15	41	0.21	0.26	58	0.15	0.18	52
	90+ days past due	0	0.01	64	0.10	0.02	89	0	0.01	28	0	0.02	23	0.14	0.03	88
	Nonaccrual	1.04	0.37	89	1.10	0.62	83	1.40	0.38	95	1.13	0.62	80	0.11	0.23	30
Construction and development	30-89 days past due	3.15	0.19	97	1.55	0.22	94	0.42	0.17	82	0.19	0.28	58	0.87	0.28	86
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0.50	0.20	85
1-4 family	30-89 days past due	0.63	0.03	96	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	2.52	0.14	97	1.55	0.16	95	0.42	0.13	86	0.19	0.22	66	0.87	0.20	89
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0.50	0.17	87
Multifamily	30-89 days past due	0.04	0.06	69	0	0.08	55	0	0.07	55	0	0.09	22	0	0.08	39
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0.73	0	99
	Nonaccrual	2.47	0.12	99	0	0.13	19	2.50	0.17	98	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.28	0.13	81	0.05	0.20	30	0.02	0.13	29	0.28	0.23	66	0.07	0.14	34
	90+ days past due	0	0.01	70	0.15	0.02	93	0	0.01	31	0	0.02	26	0.02	0.03	66
	Nonaccrual	0.66	0.45	76	1.62	0.78	87	1.23	0.45	92	1.68	0.80	87	0.07	0.28	18
Owner Occupied	30-89 days past due	0.07	0.04	71	0.05	0.06	61	0.01	0.04	28	0.22	0.07	89	0.05	0.07	48
	90+ days past due	0	0	79	0	0	33	0	0	37	0	0	33	0.02	0.01	77
	Nonaccrual	0.27	0.17	71	0.35	0.32	61	0.27	0.17	74	0.37	0.27	64	0.02	0.16	19
Other	30-89 days past due	0.21	0.08	80	0	0.12	8	0.02	0.08	51	0.06	0.14	52	0.03	0.07	41
	90+ days past due	0	0.01	39	0.15	0.01	96	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.40	0.24	74	1.26	0.40	90	0.96	0.23	91	1.32	0.44	90	0.04	0.10	40
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-1,910,710	-1,908,561	-1,949,807	-1,832,344	-1,644,544
Retained earnings	13,342,571	12,415,674	13,117,344	12,207,688	11,656,707
Accumulated other comprehensive income (AOCI)	-906,952	65,961	-35,601	428,052	-194,613
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	10,524,909	10,573,074	11,131,936	10,803,396	9,817,550
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	742,113	762,149	751,317	775,663	776,127
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	117,999	88,777	103,500	65,493	142,702
Subtotal:	9,664,797	9,722,148	10,277,119	9,962,240	8,898,721
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	9,664,797	9,722,148	10,277,119	9,962,240	8,898,721
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	884,860	884,860	884,860	884,860	1,273,408
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	884,860	884,860	884,860	884,860	1,273,408
Less: Additional tier 1 capital deductions	22,233	24,546	19,755	24,899	20,118
Additional tier 1 capital	862,627	860,314	865,105	859,961	1,253,290
Tier 1 Capital	10,527,424	10,582,462	11,142,224	10,822,201	10,152,011
Tier 2 Capital					
Tier 2 capital instruments and related surplus	799,809	949,685	799,802	949,676	1,099,522
Non-qualifying capital instruments	0	26,947	0	53,889	80,807
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	189,541	230,837	184,746	259,891	124,406
Exited advanced approach eligible credit reserves	0	0	0	0	0
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	989,350	1,207,469	984,548	1,263,456	1,304,735
Exited advanced approach tier 2 capital before deductions	799,809	976,632	799,802	1,003,565	1,180,329
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	989,350	1,207,469	984,548	1,263,456	1,304,735
Exited advanced approach tier 2 capital	799,809	976,632	799,802	1,003,565	1,180,329
Total capital	11,516,774	11,789,931	12,126,772	12,085,657	11,456,746
Exited advanced approach total capital	11,327,233	11,559,094	11,942,026	11,825,766	11,332,340
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	162,628,264	152,605,275	161,212,790	142,434,964	117,896,815
Less: Deductions from common equity tier 1 capital	882,345	875,472	874,572	866,055	938,947
Less: Other deductions	480,154	-703,861	-168,128	-888,649	-207,854
Total assets for leverage ratio	161,265,765	152,433,664	160,506,346	142,457,558	117,165,722
Total risk-weighted assets	84,991,765	81,256,816	86,292,643	77,662,477	70,088,259
Exited advanced approach total RWA	79,877,046	75,820,810	77,807,211	74,460,356	67,526,905

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	11.37	12.18	39	11.96	12.54	44	11.91	12.37	45	12.83	12.35	62	12.70	12.11	70
Common equity tier 1 capital, column B	12.10	0.26	96	12.82	0.28	96	13.21	0.29	96	13.38	0.30	97	13.18	0.29	96
Tier 1 capital, column A	12.39	12.88	46	13.02	13.31	52	12.91	13.11	55	13.93	13.08	74	14.48	12.78	77
Tier 1 capital, column B	13.18	0.31	94	13.96	0.32	94	14.32	0.34	96	14.53	0.34	94	15.03	0.34	96
Total capital, column A	13.55	14.72	31	14.51	15.37	41	14.05	14.91	37	15.56	15.23	63	16.35	14.36	81
Total capital, column B	14.18	0.34	94	15.25	0.36	94	15.35	0.37	93	15.88	0.39	93	16.78	0.38	97
Tier 1 leverage	6.53	9.06	5	6.94	9.15	4	6.94	8.98	6	7.60	9.13	9	8.66	9.76	18
Supplementary leverage ratio, advanced approaches HCs	7.87	6.62	86	8.14	7.94	68	8.18	6.71	87	8.55	8.72	52	7.61	7.41	66

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,633,770	1,585,466	1,621,938	1,573,478	1,523,621	3.05	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.33			2.23			2.76			2.84			7.32	
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.32	12.22	60	14.75	11	63	14.38	12	57	14.29	11.03	62	14.86	11.51	65
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		128,274			114,982			126,362			112,312			98,871	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.46	82	0.07	0.50	82	0.07	0.46	81	0.07	0.75	79	0.07	1.39	76

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	2,283,005	1,502,791	1,650,240	1,275,821	1,452,007
Real estate loans	0	114	0	131	195
Commercial and industrial loans	185,336	141,982	165,165	126,789	183,344
Loans to depository institutions and other banks acceptances	0	0	0	27	1,266
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	147	244	147	261	841
Agricultural loans	0	0	0	0	0
Other foreign loans	2,097,522	1,360,451	1,484,928	1,148,613	1,266,361
Lease financing receivables	0	0	0	0	0
Debt securities	17,662,100	20,099,420	20,212,067	20,358,191	14,721,983
Interest-bearing bank balances	24,273,100	37,265,029	24,862,784	30,436,259	25,722,630
Total selected foreign assets	44,218,205	58,867,240	46,725,091	52,070,271	41,896,620
Total foreign deposits	93,311,299	90,361,675	102,054,363	96,580,696	72,577,683
Interest-bearing deposits	69,541,543	63,746,536	75,767,102	71,198,527	60,400,334
Non-interest-bearing deposits	23,769,756	26,615,139	26,287,261	25,382,169	12,177,349

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	1.98	0.70	82	2.04	0.69	83	1.79	0.66	80	1.59	0.87	74	3.06	1.25	77
Cost: Interest-bearing deposits	-0.12	0.14	11	-0.11	0.13	7	-0.11	0.14	11	-0.03	0.42	7	0.57	1.19	13

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	51.92	10.28	87	-60.40	-6.17	10	29.35	6.83	82	-12.13	-2.40	30	-32.63	22.48	5
Total selected assets	-24.88	17.19	13	31.43	-2.56	81	-10.27	9.48	26	24.28	2.04	77	8.08	12.40	65
Deposits	3.26	-5.48	51	8.56	2.95	51	5.67	0.73	57	33.07	3.46	90	-2.83	10.36	26

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		0	0	0	0	0		
Total past due securitized assets.....		0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	6,918	255,229	771,162	946,479	2,139,241	-97.29	-93.83
Dividends	0	250,000	751,109	900,000	2,024,132	-100.00	-100.00
Interest	6,918	5,229	20,053	46,479	115,109	32.30	-43.07
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	17	8,392	160	662	-100.00	-100.00
Dividends	0	17	8,306	160	662	-100.00	
Interest	0	0	86	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	6,918	255,246	779,554	946,639	2,139,903	-97.29	-93.84
Securities gains (losses)	0	0	0	0	0		
Other operating income	-657	6,887	32,221	19,447	16,151		
Total operating income	6,261	262,133	811,775	966,086	2,156,054	-97.61	-94.62
Operating Expenses							
Personnel expenses	124	3,805	667	665	820	-96.74	-97.74
Interest expense	14,971	31,644	120,463	134,611	117,732	-52.69	27.78
Other expenses	1,822	-2,890	-13,155	-4,832	31,675		-83.71
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	16,917	32,559	107,975	130,444	150,227	-48.04	-40.39
Income (loss) before taxes	-10,656	229,575	703,801	835,175	2,009,588		
Applicable income taxes (credit)	-7,024	-8,022	-25,694	-28,167	-24,280		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,632	237,597	729,495	863,342	2,033,868		
Equity in undistributed income of subsidiaries	392,944	137,554	815,824	345,968	-541,652	185.67	135.76
Bank subsidiaries	387,734	134,124	803,333	326,041	-559,940	189.09	141.88
Nonbank subsidiaries	5,210	3,430	12,491	19,927	18,288	51.90	-18.22
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	389,312	375,151	1,545,319	1,209,310	1,492,216	3.77	41.00
Memoranda							
Bank net income	387,734	384,124	1,554,442	1,226,041	1,464,192	0.94	48.96
Nonbank net income	5,210	3,447	20,797	20,087	18,950	51.15	-18.22
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	13,516,421	86.80	13,700,035	82.39	14,240,478	85.08	13,745,347	12,004,861	-1.34	16.06
Common and preferred stock	10,634,131	68.29	10,564,520	63.53	11,120,901	66.44	10,799,946	9,349,756	0.66	20.71
Excess cost over fair value	55,436	0.36	51,272	0.31	55,436	0.33	51,272	51,272	8.12	42.84
Loans, advances, notes, and bonds	2,610,000	16.76	2,860,000	17.20	2,810,000	16.79	2,670,000	2,370,000	-8.74	-1.88
Other receivables	216,854	1.39	224,243	1.35	254,141	1.52	224,129	233,833	-3.30	57.53
Investment in nonbank subsidiaries	182,212	1.17	176,210	1.06	185,291	1.11	172,774	163,007	3.41	-11.34
Common and preferred stock	182,212	1.17	176,210	1.06	185,291	1.11	172,774	163,007	3.41	-0.75
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	106	0	113	0	107	0	113	112,089	-6.19	-88.59
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,383,198	8.88	2,255,130	13.56	1,731,686	10.35	2,515,960	2,559,133	-38.66	102.91
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	4	0	4	0	4	0	4	4	0.00	0.00
Intangible assets	11,565	0.07	0	0	12,044	0.07	0	0		
Other assets	478,222	3.07	496,694	2.99	568,519	3.40	625,369	1,047,531	-3.72	-2.39
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	15,571,728	100.00	16,628,186	100.00	16,738,129	100.00	17,059,567	15,886,625	-6.35	19.56
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	499,236	3.21	498,994	3	499,236	2.98	498,994	499,774	0.05	
Borrowings with maturity over 1 year	1,878,288	12.06	2,493,016	14.99	2,006,263	11.99	2,492,675	1,996,149	-24.66	25.49
Subordinated notes and debentures	1,106,932	7.11	1,098,596	6.61	1,145,740	6.85	1,098,536	1,098,271	0.76	47.91
Other liabilities	620,935	3.99	631,114	3.80	714,442	4.27	744,791	776,333	-1.61	27.55
Balance due to subsidiaries and related institutions	56,568	0.36	448,532	2.70	355,652	2.12	536,315	425,140	-87.39	-82.02
Total liabilities	4,161,959	26.73	5,170,252	31.09	4,721,333	28.21	5,371,311	4,795,667	-19.50	36.61
Equity Capital	11,409,769	73.27	11,457,934	68.91	12,016,796	71.79	11,688,256	11,090,958	-0.42	14.35
Perpetual preferred stock (income surplus)	884,860	5.68	884,860	5.32	884,860	5.29	884,860	1,273,408	0.00	0.32
Common stock	408,619	2.62	408,619	2.46	408,619	2.44	408,619	408,619	0.00	0.00
Common surplus	931,650	5.98	914,054	5.50	939,281	5.61	963,498	1,012,987	1.93	-7.78
Retained earnings	13,342,571	85.68	12,415,674	74.67	13,117,344	78.37	12,207,688	11,656,707	7.47	47.04
Accumulated other comprehensive income	-906,952	-5.82	65,961	0.40	-35,601	-0.21	428,052	-194,613		
Other equity capital components	-3,250,979	-20.88	-3,231,234	-19.43	-3,297,707	-19.70	-3,204,461	-3,066,150		
Total liabilities and equity capital	15,571,728	100.00	16,628,186	100.00	16,738,129	100.00	17,059,567	15,886,625	-6.35	19.56
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	270,000	1.61	0	0		
Loans and advances from nonbank subsidiaries	0	0	277,805	1.67	0	0	277,782	277,689	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	269,469	1.62	0	0	269,447	269,357	-100.00	-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.53	9.94	80	13.01	12.54	58	13.21	11.94	67	10.81	7.29	79	14.02	9.68	89
Bank net income / Average equity investment in banks	14.19	10.44	82	14.31	12.55	66	14.08	11.80	76	11.76	7.45	82	15.03	10.51	87
Nonbank net income / Average equity investment in nonbanks	11.34	11.36	60	7.90	12.53	51	11.52	13.12	57	11.88	9.75	66	12.02	7.89	69
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	99.59	97.54	27	102.39	95.97	56	100.59	96.79	42	101.38	88.16	41	98.12	82.22	30
Nonbank net income / Parent net income	1.34	3.43	60	0.92	2.83	53	1.35	3.40	57	1.66	3.59	58	1.27	5.93	59
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	36.48	16.87	85	45.12	17.74	87	39.29	16.81	87	45.95	20.06	85	43.24	20.43	82
Total debt / Equity capital	30.54	11.65	86	35.70	11.90	87	30.38	11.71	84	34.99	14.41	82	32.41	14.31	78
Total debt + notes payable to subs that issued TPS / Equity capital	30.54	13.71	86	38.05	14.30	87	30.38	13.63	84	37.30	16.67	84	34.84	16.36	80
Total debt + Loans guaranteed for affiliate / Equity capital	30.54	11.72	86	35.70	12.02	87	30.38	11.77	84	34.99	14.68	82	32.41	14.56	78
Total debt / Equity capital – excess over fair value	30.69	11.75	86	35.86	12	87	30.53	11.81	84	35.15	14.52	82	32.56	14.51	78
Long-term debt / Equity capital	26.16	11.08	85	31.35	11.33	87	26.23	10.95	83	30.72	13.56	82	27.90	13.04	77
Short-term debt / Equity capital	4.38	0.49	89	4.36	0.52	90	4.15	0.57	89	4.27	0.77	87	4.51	1.02	84
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.49	0.07	89	0.45	0.10	89	0.46	0.05	90	0.44	0.08	89	0.46	0.12	88
Long-term debt / Consolidated long-term debt	100	40.81	96	91.25	35.48	93	100	39.86	95	87.79	34.67	92	67.45	28.44	83
Double Leverage															
Equity investment in subs / Equity capital	95.28	103.47	9	94.19	102.85	11	94.55	103.22	9	94.32	102.81	10	86.23	103.22	3
Total investment in subs / Equity capital	120.06	108.45	85	121.11	108.21	87	120.05	108.40	85	119.08	110.16	83	109.71	111.07	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.35	0.38	13	-0.44	0.22	12	-0.42	0.29	9	-0.55	0.47	14	-1.02	0.36	5
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	7.83	129.62	7	137.31	111.20	67	113.37	152.85	36	129.79	136.59	53	286.22	177.68	83
Cash from ops + noncash items + op expense / Op expense + dividend	-208.94	125.04	4	130.05	98.58	64	147.18	154.48	55	223.11	147.24	83	281.11	190.27	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-108	98.29	6	-42.18	85.35	12	36.61	98.54	10	96.72	134.08	26	333.28	116.34	97
Pretax operating income + interest expense / Interest expense	28.82	2,251.18	23	825.49	1,142.88	54	684.25	1,835.33	30	720.44	2,016.32	39	1,806.92	1,968.54	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	28.82	1,728.15	22	812.57	1,357.31	50	676.06	1,770.77	29	700.98	1,539.23	41	1,691.70	1,632.83	64
Dividends + interest from subsidiaries / Interest expense + dividends	3.86	145.40	19	130.14	117.86	61	103.46	174.12	25	122.71	150.43	46	293.14	210.80	77
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	24.03	20.52	66	23.16	33.13	50	36.97	47.61	69	27.04	35.64	64	32.16	57.11	66
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.02	3.42	69	9.84	3.97	82	6.79	3.44	74	11.34	3.85	85	12.29	2.64	89
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.12	1.70	52	0.28	1.80	63	0.26	1.76	63	0.27	2.66	61	0.33	5.62	58
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	82	0	0.07	81	0	0.06	81	0	0.08	77	0.01	0.19	73

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91		69.23	74.87	48	86.77	66.37	72	73.76	81.10	53	30.10	57.84	26
Dividends declared / Net income	42.15	33.46	66	43.85	23.13	85	40.96	28.27	77	52.66	42.29	66	41.03	33.08	65
Net income – dividends / Average equity.....	7.83	6.76	64	7.30	9.52	34	7.80	8.62	45	5.12	4.14	64	8.26	6.46	74
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	151.98	101.14	71	118.66	155.92	37	141.33	132.17	57	330.60	178.13	83
Dividends from nonbank subsidiaries	0	1.65	31	0.01	3.28	60	1.31	4.90	62	0.03	3.41	48	0.11	7.53	41
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	153.16	7	151.99	128.99	62	119.97	203.53	28	141.36	174.85	47	330.71	260.40	75
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	65.08	30.63	81	48.32	45.96	49	73.41	60.28	64	138.24	66.55	94
Interest income from bank subsidiaries.....	1.78	0.15	94	1.36	0.12	93	1.29	0.11	93	3.79	0.36	93	7.86	0.54	96
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	1.78	49.34	22	66.44	33.49	80	49.61	51.33	47	77.20	62.88	66	146.10	69.36	93
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0.49	47.24	44	39.94	62.63	37	0.80	56.39	32	3.49	82.95	25
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0.41	2.44	67	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	0.49	69.48	22	40.35	87.22	34	0.80	79.84	17	3.49	150.41	12
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80		28.44			38.10			43.51			61.23		
Interest income from subsidiary holding companies.....		11.88		6.44			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies.....		0.52		0.37			0.73			0.44			0.36		
Other income from subsidiary holding companies.....		-3.33		-1.46			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		126.86		34.47			58.37			55.20			76.49		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	95.37	58.57	57	92.53	74.16	42	93.16	69.76	51	93.88	67.32	54
Interest income from bank subsidiaries.....	110.49	1.04	99	1.99	0.72	86	2.47	0.23	92	4.81	0.63	92	5.34	0.80	91
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	110.49	73.91	98	97.37	71.70	50	95	83.13	34	97.97	82.20	52	99.22	78.80	65
Dividends from nonbank subsidiaries	0	4.30	30	0.01	5.32	60	1.02	3.07	66	0.02	1.95	48	0.03	2.65	40
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0.01	0.18	76	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0.01	10.59	42	1.03	4.67	58	0.02	4.70	35	0.03	7.29	26
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	0	225.56	14	55.67	142.34	44	54.08	158.10	43	55.67	135.13	51	55.56	83.37	62
Loans and advances from subsidiaries / Total debt	0	28.43	14	6.79	29.59	39	7.39	26.38	38	6.79	27.08	40	7.73	28.33	41